



First Program Year CAPER

The CPMP First Consolidated Annual Performance and Evaluation Report includes Narrative Responses to CAPER questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations. The Executive Summary narratives are optional.

The grantee must submit an updated Financial Summary Report (PR26).

GENERAL

Executive Summary

Program Year 1 CAPER Executive Summary response:

2010 Program Year

This report, the Consolidated Annual Performance and Evaluation Report (CAPER), covers the first year of the Mobile Urban County Consolidated Plan, a five-year planning document that is necessary for applying and being funded under the U.S. Department of Housing and Urban Development (HUD) formula grant programs. The Mobile Urban County Program represents a Consortium that consists of all the unincorporated portions of Mobile County, and the cities of Chickasaw, Creola, Citronelle, Mount Vernon, Prichard, Saraland, and Satsuma. The Mobile County Commission is the designated lead agency for the Urban County Program and as such, holds the responsibility for the design and development of the various programs, activities and projects identified in the five year consolidated plan. The City of Bayou La Batre and Town of Dauphin Island were not part of the Consortium for the reporting period of this CAPER. However the City of Bayou La Batre has rejoined the Consortium and will be part of the 2011 CAPER.

It should be noted that the Consolidated Plan serves as the basis for applying for federal financial assistance from three of the four HUD formula grant programs. The two programs, for which Mobile County was an entitlement grantee in 2010, were the Community Development Block Grant (CDBG) program and the HOME program. Mobile County did not receive entitlement funds for the Emergency Shelter Grants (ESG) program in 2010. Mobile County does not qualify as an entitlement recipient for funding under the fourth formula grant program, Housing Opportunity for Persons with Aids (HOPWA). The activities for which the two entitlement grant funds were utilized, the progress toward implementing those activities, and the beneficial outcomes of the expenditures are covered in this CAPER. In addition to reporting on the two grant programs, the CAPER reports on other activities, projects and actions undertaken by the Consortium, other public agencies, non-profit organizations, and private businesses which have had an impact on achieving the overall goals and objectives set forth in the Consolidated Plan.

Each year of the five-year Consolidated Plan, an annual Action Plan describes a specific plan for the use of funds that are expected to be available during that program year. The Action Plan determines goals for individuals and households to be served, describes the implementation of activities and other actions to be

undertaken. The County's program year begins on June 1st and ends on May 31st of each year.

The CAPER contains a summary of resources and programmatic accomplishments, the status of actions taken during the year to implement the County's overall strategy, and an evaluation of progress made during the past year in addressing identified priority needs and objectives.

General Questions

1. Assessment of the one-year goals and objectives:
 - a. Describe the accomplishments in attaining the goals and objectives for the reporting period.
 - b. Provide a breakdown of the CPD formula grant funds spent on grant activities for each goal and objective.
 - c. If applicable, explain why progress was not made towards meeting the goals and objectives.
2. Describe the manner in which the recipient would change its program as a result of its experiences.
3. Affirmatively Furthering Fair Housing:
 - a. Provide a summary of impediments to fair housing choice.
 - b. Identify actions taken to overcome effects of impediments identified.
4. Describe Other Actions in Strategic Plan or Action Plan taken to address obstacles to meeting underserved needs.
5. Leveraging Resources
 - a. Identify progress in obtaining "other" public and private resources to address needs.
 - b. How Federal resources from HUD leveraged other public and private resources.
 - c. How matching requirements were satisfied.

Program Year 1 CAPER General Questions response:

In 2010, the County made progress in addressing goals and objectives set forth in the five-year Consolidated Plan. The following activities were identified as activities most likely to have a significant impact upon the quality of life for the low and moderate-income residents of Mobile County:

- **Provide Adequate Public Facilities**
Public facilities and/or Public works
- **Economic Development**
Financial assistance to business to stimulate job creation or job retention
- **Increasing supply and accessibility of Affordable Housing**
Down payment assistance to first-time homebuyers
New construction for low and moderate-income persons
- **Meeting the needs of the homeless**
Homeless prevention activities
Providing essential services for the homeless
Emergency rental assistance

- **Other Special Needs**

Handicapped accessibility enhancements
Financial assistance with the purchase of prescription drugs for low and moderate-income persons.

Most programs have been addressed during the past program year. As always, the ability to address high priority items is limited by the funding and staff available. Due to the scarcity of resources, items considered medium and low priority are seldom addressed in the Annual Plans.

Formula grant funds available to the County Consortium for the 2002 through 2010 program years were:

CDBG - \$17,114,575 (2002 - 2009)
 \$ 2,114,102 (2010)

HOME - \$ 6,785,362 (2002 - 2009)
 \$ 916,618 (2010)

ADDI - \$ 126,958 (2003 - 2008)
 \$ 0 (2009 - 2010)

ESG - \$ 546,984 (2003 - 2008)
 \$ 0 (2009 - 2010)

1. **Assessment of One-Year Goals and Objectives**

The County received \$2,114,102 for CDBG and \$918,618 for the HOME program in 2010. This was \$653,882 more for CDBG and \$334,056 more for HOME than was estimated for preparation of the Action Plan. The notice of funding allocation was received during the public comment period so the County was advised to include the funding in the submitted document budgets as un-programmed funds and on form SF-424 and to prepare a substantial amendment for the use of the additional funds.

As advised, the County prepared a substantial amendment for the expenditure of the additional funds, which revised projects in the submitted Action Plan. Four CDBG projects were added and two HOME projects were added. Two CDBG projects were cancelled and funds were allocated to new projects or to 2010 submitted projects.

COMMUNITY DEVELOPMENT BLOCK GRANT FUNDS

The County projected four street improvements projects, one sidewalk project, and one fire station/equipment project for Year One of the Consolidated Plan. Each of these projects was accomplished in Year One of the Consolidated Plan. A complete list of 2010 public facilities and public works projects funded with CDBG funds follows:

Provide Adequate Public Facilities and Public Works

The 2010 Action Plan provided for capital expenditures for Public Improvement Projects that included Public Facilities and Public Works projects throughout the area covered by the Consortium. These public improvements represent multiple program years CDBG earmarked for various capital expenditure projects.

The following table addresses the status of each public facility project that had activity in the Program Year 2010:

Project	Amount	Status
1. Mount Vernon - Fire Station	\$356,019	Complete
2. Prichard - Fire Turnout Gear	\$40,000	Complete
3. Mount Vernon - Shepards Lake	308,220	In progress
4. Citronelle - Davis Park	\$200,000	In progress
5. Semmes - Senior Center	\$600,000	In Progress

The renovation and expansion of the Mount Vernon Volunteer Fire Station is complete. Acquisition of fire turnout gear for Prichard is complete. The Mount Vernon renovation Phase II of Shepards Lake Community Center to include a public library and facility for seniors and a parking lot is in progress. The Citronelle - Davis Park project is in progress. The Semmes Senior Center project is in progress.

The following table addresses the status of each of the public works projects that had activity in the Program Year 2010:

Project	Amount	Status
1. Prichard - Road Resurfacing	\$385,264	In progress
2. Chickasaw - Road Resurfacing	\$150,000	In progress
3. Chickasaw - Handicap Accessible Ramps	\$115,000	In progress
5. District III - Road Resurfacing	\$435,549	In progress
6. District I - Infrastructure/Road Resurfacing	0	Cancelled
7. Prichard - Salem Avenue Sewer	\$350,000	In progress
8. Kushla - Waterlines	\$247,374	Complete
9. Mount Vernon - Water Mains	\$413,000	In Progress

Projects that were completed in program year 2009, but had final bills paid in program year 2010, were discussed in last year's CAPER. Prichard and Chickasaw Road Resurfacing projects, Chickasaw Public Housing Handicap Accessible Ramps, the Prichard Salem Avenue Sewer, and Mount Vernon Water Mains are in progress. Road resurfacing in the unincorporated areas of District III (South Mobile County) is in progress. Kushla Waterlines project is complete. District I Road Resurfacing project was cancelled and funds reallocated.

Economic Development

The County is committed to economic development and the need for quality jobs to benefit the citizens of Mobile County, particularly low and moderate-income residents. The County typically commits local general funds toward Economic Development activities, thereby allowing CDBG funds to be used for other activities. The project was cancelled and the \$400,000 was allocated to other projects.

Increasing supply and accessibility of Affordable Housing

A top priority of the Consolidated Plan has been the provision of decent and safe housing that is affordable to low and moderate-income households. The Consolidated Plan listed as strategies, two approaches to addressing the need for affordable housing. One strategy is to provide for a homebuyer down payment assistance program, and the other is to encourage the production of new affordable housing units. The County has continued its efforts to address both strategies during the program year 2010. The following is a description of the activities undertaken by the County and other partnering organizations to address the critical need for affordable housing:

- Through the Mobile County HOME program, a total of 21 households successfully became homebuyers during PY2010.
- Under the HOME Program, the County has allocated funds from the inception of the program for the First Time Homebuyer Down Payment Assistance program. The County chose to target first time low and moderate-income homebuyers and to provide forgivable loans up to \$10,000 dollars to each qualifying household to purchase existing homes. The amount received can be used to provide a down payment and to pay closing cost for the qualified homebuyer. If the homebuyer continues to reside in the residence for five (5) years, the loan is completely forgiven. Applications for this program are taken at area banks throughout Mobile County and loans are available countywide. During program year 2010, 13 households participating in the First Time Homebuyer Down Payment Assistance program successfully became homebuyers.
- In addition to the Down Payment Assistance program, the County offers mortgages to homebuyers who purchase homes constructed through the County's Affordable Home Program. The County has provided homebuyer assistance for these homes in the form of both down payment assistance and second mortgage loans. During program year 2010, 8 households participating in this program successfully became homebuyers.
- The County has partnered with Habitat for Humanity of Southwest Alabama, Inc. to build homes for the low and moderate income that tend to be in the 31- 50% of the area median household income. Habitat for Humanity is a not for profit faith-based organization that partners with community volunteers and low-income families (the future homeowners) to contribute "sweat equity" to build the Habitat homes. Once the home is built, the family enters into a long-term non-interest bearing loan. The homeowners' monthly payment goes into a revolving fund that in turn is used to build more homes. With the funding from the County, Habitat completed construction on two (2) homes during PY2010.
- One of the requirements of the HOME program is that fifteen percent of the amount of entitlement funds granted to the local jurisdiction by HUD must be made available to a non-profit Community Housing Development Organization (CHDO). The County has one (1) active CHDO, Prichard Housing Corporation II. HOME funds of \$1,159,800 were committed to Prichard Housing Corporation II to construct ten (10) affordable homes. The project is in progress with six (6) homes under construction.

- Home funds are used for construction loans to qualified builders to construct new affordable single-family units. Builders must have an Alabama home-builders license. In an effort to encourage participation in the HOME Program, Minority and Women Business Enterprises are awarded additional points in our evaluation system. Approved participating homebuilders present to the County a set of housing plans, description of materials, costs takeoff, suggested sales amount and lot sales contract. The County reviews each proposal to assure compliance with adopted County policy, environmental requirements and all applicable County, City, State and Federal policies. Approved contractors enter into a loan agreement with the County to build an agreed upon number of units. The County makes available HOME funds to the contractor with an indenture in the form of a Future Advanced Mortgage. Once the County and contractor have executed the HOME agreement and defining a scope of work and the contractor has signed the Future Advanced Mortgage, the County issues a start to work order. Loan funds are made available to acquire property subject to approved general sales contract. The County allows normally acceptable construction draws based upon progress of the work.

In order to assure the affordability of the home unit, the County's construction program allows the County to take a second position mortgage in the form of a deferred loan and third position mortgage in the form of down payment assistance on all units. The amount of HOME funds loaned for the construction of the home unit will be recaptured at closing and will be made available for construction loans to build additional affordable single family units. Unlike the past couple of years when sale of homes has been difficult, the County has seen a slight upward trend on house sales helped in part when the County implemented a new deferred loan program which has helped stimulate sale of these homes. We are continuing efforts to find ways of making these houses available to low/moderate income households.

- The Chickasaw Development Corporation (CDC), a subsidiary of the Chickasaw Housing Authority (CHA), utilized the CHA monthly newsletter to inform public housing residents of homeownership opportunities available on homes CDC constructed through the County HOME Program. The monthly newsletter was distributed to Chickasaw public housing households. During PY2010, CDC sold three (3) homes that had been constructed with HOME funds during the previous program year.
- During PY 2010, KNC Homes, Inc., a MBE/WBE Developer, sold one (1) home that had been constructed with HOME funds.
- During PY2010, four (4) homes were sold that had been constructed with HOME funds during previous program years by Hughes Services, Inc., a for profit developer.
- The County partnered with a developer of special needs rental housing for the elderly who was awarded LIHTC from the State of Alabama. The project is progressing. However, no units were produced during PY2010.

Meeting the needs of the homeless

Even though the Mobile County Consortium did not receive Emergency Shelter Grant (ESG) funds in 2010, the needs of the homeless were addressed in the following ways:

- The Homeless Prevention and Rapid Re-Housing Program funded under the Federal Recovery Act provided resources for helping individuals and families retain or regain housing until housing stability can be achieved.
- Through a CDBG Public Services sub-recipient agreement with McKemie Place, a program of the United Methodist Inner City Mission, the County provided operating funds to the single women's homeless shelter. During PY2010, a total of 41 unduplicated women benefited from the shelter services.

Other Special Needs

Under the Consolidated Plan priority of Special Needs, the County budgeted in its CDBG program a limited number of public services to address new and/or expanded services deemed necessary to meet the special needs of the low and moderate-income citizens of Mobile County. In addition, the County has sought to provide funding to address the issue of handicapped accessibility.

The public services and public improvement activities undertaken in 2010 to address special needs are as follows:

- The County committed \$20,000 of CDBG funds to Ozanam Charitable Pharmacy to provide prescription drug assistance to low and moderate-income persons who do not have insurance coverage. During the 2010 program year, 249 unduplicated persons benefited from the prescription drug assistance program with 29 reported as female head of household.
- The County committed \$20,000 of CDBG funds to Independent Living Center, a not for profit organization that provides services to persons with disabilities. The agency provides home modifications for disabled households to meet ADA guidelines such as installation of ramps, grab bars, showers, and accessible toilets for individuals with disabilities throughout the County. The agency modified homes for seven (7) consumers this program year with six (6) reported as female head of household. Modifications included: two (2) ramps, three (3) accessible showers, and two (2) accessible toilets.
- The County committed \$75,000 of CDBG funds to Child Advocacy Center to provide counseling and transportation services for child sexual abuse victims and their families. A total of 140 were served with 94 reported as female head of household.

CDBG Public Services

The County projected providing four public service activities for Year One of the Consolidated Plan and one service for abused and neglected children. A complete list of 2010 public services funded with CDBG funds follows:

1. Homebuyer Counseling

In order to make the transition from tenant to homebuyer, the County provided \$35,791 for homebuyer training. Over 216 hours of face to face counseling was provided to 144 clients and six (6) 6-hour Home Buyer Seminars were conducted with 54 participants for a total of 198 clients receiving counseling and education. Of that total, 62 clients became new homeowners. Consolidated Plan Projected: 100 counseling clients

2. Prescription Drug Assistance

The County provided \$20,000 for a prescription drug assistance program, which provides pharmaceutical services at no cost to eligible low- and moderate-income persons. The program provided prescription drugs to 249 unduplicated clients. Consolidated Plan Projected: 120

3. Home Modifications - ADA Compliant

The County provided \$20,000 for home modifications for the disabled to meet ADA guidelines. Modifications included: two (2) ramps, and three (3) accessible showers, and two (2) accessible toilets for seven consumers. The program provided home modifications for seven (7) unduplicated consumers. This service addresses the non-homeless special needs for physically disabled. Consolidated Plan Projected: 5

4. Food Assistance

The County provided \$10,000 to reimburse a food pantry for food boxes distributed to 112 unduplicated households in need in North Mobile County. Households ranged in size from one to six people. There were no specific projections for this activity in the Consolidated Plan except for the number of projected public services.

5. Child Abuse Victim Assistance

The County provided \$75,000 to assist with services that provide counseling and transportation to sexually abused child victims and their families living in Mobile County. The program provided transportation for 61 unduplicated victims and counseling services for 140 child victims and their families. Consolidated Plan Projected: 100

2. Changes in the Program

During the reporting period, the County adopted four formal amendments and four local amendments, which are included herein in the Appendix. Changes undertaken were for budget adjustments and for the addition or deletion of an activity.

3. Affirmatively Furthering Fair Housing

The County continues its efforts in addressing one of the leading impediments housing affordability as identified in An Analysis of Impediments to Fair Housing through the Down Payment Assistance (DPA) Program and the Construction of Affordable Homes Program.

The County, through its Affirmative Marketing Program for the HOME Program, prepared and distributed over 9,000 color brochures during this program year. The County sponsored numerous advertisements, and conducted informational meetings throughout the County to market the DPA Program and the Construction of Affordable Homes Program.

The list of activities associated with the advertisement campaign includes:

- Promotions on County's web page.
- Promotional advertisement in several local newspapers, radio, and billboards.
- Conducted informational meetings with community owners and business leaders, a local housing authority and community development corporations.
- Conducted informational meetings with local lender's association and the realtors association.
- Participated in a strategic planning focus group for a housing counseling agency as a representative of the County HOME program.

Mobile County contracted with Family Counseling Services/Consumer Credit Counseling of Mobile to provide housing counseling to potential homebuyers. This counseling service includes education as a way to empower consumers to stand up for their rights and avoid becoming victims. To that end, all homebuyer training classes, pre-purchase housing counseling sessions, and post-purchase workshops include segments on Fair Housing and Predatory Lending issues.

Fair Housing issues covered include discussion of prohibitions of the Act, a description of the protected class, discrimination in renting, discrimination in housing sales, mortgage and insurance discrimination, additional ways in which fair housing rights can be violated, how to tell if you've been discriminated against, and what to do if you feel you have been a victim.

Predatory Lending issues covered include applying for credit cards, sub-prime mortgages, payday loans, title loans and the ways in which consumers can become victims. Discussion also includes the true cost of credit utilizing each of these forms of credit as compared to the more traditional forms of credit, recommendations for consumers before signing a loan or credit application, and contacts for victims.

A total of 54 persons were served with fair housing counseling through pre-purchase workshops during the program year. A total of 198 were served through individual and group counseling services with 133 reported as female head of household. The amount available for housing counseling activities for PY2010 was \$35,791, which included fair housing activities.

4. Other Actions to Address Obstacles to Meeting Underserved Needs

Other actions taken by Mobile County to address the Community Development needs identified in the Consolidated Plan include participation in other categorical and formula grants from federal and state funding sources other than HUD that offer opportunities to channel resources toward specific problem areas that impede the quality of life for its residents. These actions have a positive impact on improving the livability of the county for all its residents. These actions, however, positively impact particularly those issues (i.e., crime, drug abuse, child abuse, violence, etc.) that have a disproportionate negative impact on low/moderate-income residents. The following is a list of some of the other actions taken:

Hurricane Katrina Disaster Recovery Funds by ADECA

In order to address the enormous needs posed by Hurricane Katrina, the County applied for funds under the aforementioned grant. The County was awarded \$13,166,488 for Phase I of which \$12,240,431 was for housing and housing infrastructure. The remaining funds were for debris removal and renovation of a community center. The County received approximately \$3 million for Phase II to renovate a public school and an additional \$8,936,623 for housing. During PY2010, the County received \$354,000 for Phase I for housing.

Juvenile Justice Programs award by Alabama Department of Youth Services

These programs are awarded by the Alabama Department of Youth Services to provide services for boys and girls referred by juvenile courts as an alternative to local Department of Youth Services, including a comprehensive aftercare model which includes many necessary components identified to successfully reintegrate youth into the community exiting the alternative to incarceration.

Crime Victim Assistance

For the Child Advocacy Center to provide direct services, including counseling, forensic medical exams, legal services, free transportation and court preparation, for child victims of sexual or severe physical abuse and their non-offending family members.

Violence Against Women Formula Grants

These funds are used to help the Mobile County District Attorney's Office lead a coordinated community response to domestic violence. The funds will also allow the District Attorney to facilitate and conduct domestic violence training.

Justice Assistance Grant (Formula Grants)

The purpose of the JAG Program is to provide units of local government funds to underwrite projects to reduce crime and improve public safety. Mobile County has utilized grant funds to purchase police cars, communications equipment and computers for various county law enforcement agencies.

Community Traffic Safety

Provides funds for a community-based program that coordinates a multi-faceted, multi-agency, public/private response to the complex highway traffic safety problems in Mobile and Baldwin Counties; this program is responsible for the enforcement of Alabama's traffic laws and education/awareness campaigns relating to traffic safety.

Corporation for National and Community Service

The purpose of the grant funds used by this agency is to provide assistance in funding grant programs for the Foster Grandparent, Senior Companion and the Retired and Senior Volunteer Program. These programs provide reimbursement expenses for volunteers over the age of 55 that perform duties as senior companions, foster grandparents to children and retired volunteers throughout the community.

Neighborhood Stabilization Program

The Neighborhood Stabilization Program was developed to address the rampant foreclosures nationwide. The County received a \$2 million grant award from ADECA to address foreclosures in Mobile County. The County has an agreement with Habitat for Humanity of Southwest Alabama, Inc. to acquire, rehabilitate and resell foreclosed homes. Habitat has acquired 16 homes for the County NSP Program.

Homelessness Prevention and Rapid Re-Housing Program

The Homelessness Prevention and Rapid Re-Housing Program funded under the Federal Recovery Act has provided resources for helping individuals and families retain or regain housing until housing stability can be achieved.

Energy Efficiency and Conservation Block Grant

The Energy Efficiency and Conservation Block Grant provided funds under the Federal Recovery Act to the County for a building energy retrofit project to conserve energy and result in improved energy efficiency. This project translates into energy savings for County government, thereby freeing local funds for use in other projects.

Coastal Impact Assistance Program

The Energy Policy Act of 2005 establishes the Coastal Impact Assistance Program (CIAP) which authorizes funds to be distributed to Outer Continental Shelf (OCS) oil and gas producing States for the conservation, protection and preservation of coastal areas, including wetlands. The Coastal Impact Assistance Program provides funds to the County as a Political Subdivision of a oil and gas producing State.

Mobile County FIRM Revision NOAA

Mobile County received funds through NOAA Height Modernization and Related Services opportunity for the purpose of identifying safe locations in flood-prone areas to guide new construction and reconstruction projects. The funding will be utilized for performing detailed studies to upgrade the Flood Insurance Rate Map (FIRM) panels for Mobile County.

Requests for Letters of Consistency are provided for projects seeking federal funding as long as they are consistent with the County's five-year Consolidated Plan. There has been no hindrance of the Consolidated Plan through action or willful inaction.

5. Leveraging Resources

The Consortium has utilized CDBG to leverage additional public and private funds. The two primary sources of public funds used to leverage CDBG funds are general fund money and the Pay-as-You-Go money. Also, the support staff salaries of the Consortium necessary to implement CDBG projects are funded by the general fund. In addition, Consortium members have contributed funds to expand and supplement CDBG funded projects. Other forms of leveraging within the CDBG program is donated land owned by Consortium members.

The Pay-as-You-Go road paving program, funded by a local property tax, has been used in concert with CDBG funds on several projects to make scarce public

improvement dollars go further and increase the impact on low and moderate-income areas.

The County's use of HOME funds has been successful in leveraging mortgage funds from private lenders (banks, mortgage companies, and other lending institutions) for individual mortgages by providing the down payment and paying closing costs. During the reporting period, approximately \$1,795,255 in private mortgages was generated.

One of the requirements for participating in the HOME program is that the local government must provide or cause to be provided a match equal to 12.5% of the amount allocated from federal HOME funds. No match funds are required for projects funded by program income.

The HOME funds 12.5 percent match requirement was satisfied in the form of in-kind or cash revenue and expense contributions. When the total revenue match was larger than the required match expense, the difference was accumulated for later match by the HOME program. In-kind or cash expense match was contributed from the accumulated match, when HOME funds were drawn. The following form of match was used:

Sales Price vs. Appraisal- The difference in the sales price of an affordable house under the DPA program and the appraised price of the unit may be counted as a match contribution.

The County will submit its Annual Performance Report for the HOME Program (form HUD-40107) for the Federal fiscal year on or before December 31, 2010 as required by HUD. The 2011 Match Report will be submitted upon completion. The Match Report period is based on the Federal fiscal year.

Managing the Process

1. Describe actions taken during the last year to ensure compliance with program and comprehensive planning requirements.

Program Year 1 CAPER Managing the Process response:

Mobile County Commission as the Consortium's lead agency oversees the development of the Consolidated Plan and the Annual Action Plans and the implementation of projects funded through the Action Plan. Mobile County Commission, through its Grants Department, has the responsibility for ensuring compliance with program and comprehensive planning requirements.

The Consortium followed a project selection procedure that required proposals from member jurisdictions and other public and private agencies to be submitted. Following an eligibility determination by the Grants Department, a Project Review Committee (consisting of public works officials, legal staff, a consortium municipal association representative, and County administration staff) examined proposals for feasibility, cost effectiveness, and benefit. The Committee ultimately developed and provided a non-binding budget for each formula grant program to the County Commission. The County Commission has the ultimate authority to approve projects and the budget.

All projects for the HOME and CDBG programs (with the exception of limited clientele activities) principally benefit low- and moderate-income persons (<80% HAMFI).

All applicants for HOME funds were properly screened to determine household income levels using the part 5 Section 8 income determinations. Only those persons with household incomes of <80% HAMFI who satisfy the other program requirements were allowed to participate.

The Grant Department's goal was to ensure that grant funded projects:

- met national objectives and proposed outcomes;
- were managed within the rules of the program; and
- were implemented in a timely manner.

The County procured, managed and reviewed all public facilities and public infrastructure construction undertaken with CDBG funds. Construction contracts were secured through the competitive bid process. All sub-recipient agreements and contracts for professional services or for construction were procured in accordance with the appropriate portion of 24 CFR part 85.36 and any other procurement regulations that may apply. Sub-recipient agreements fully comply with all applicable regulations. The County secured appropriate services necessary to implement the goals and objectives as stated in the Action Plan and ensured all activities were in compliance with the Consolidated Plan.

Citizen Participation

1. Provide a summary of citizen comments.
2. In addition, the performance report provided to citizens must identify the Federal funds made available for furthering the objectives of the Consolidated Plan. For each formula grant program, the grantee shall identify the total amount of funds available (including estimated program income), the total amount of funds committed during the reporting period, the total amount expended during the reporting period, and the geographic distribution and location of expenditures. Jurisdictions are encouraged to include maps in describing the geographic distribution and location of investment (including areas of minority concentration). The geographic distribution and expenditure requirement may also be satisfied by specifying the census tracts where expenditures were concentrated.

*Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.

Program Year 1 CAPER Citizen Participation response:

1. Citizen Participation Comments

A 15-day comment period begins August 5, 2011 and ends on August 19, 2011. On August 05, 2011 the County published an advertisement in the Press Register to notify the public of the availability of the Consolidated Annual Performance and Evaluation Report (CAPER) and invited public comment. Copies of the CAPER are available at the following public places: the Mobile County Commission Offices, Government Plaza, Chickasaw City Hall, Citronelle City Hall, Creola City Hall, Mount Vernon City

Hall, Saraland City Hall, Prichard City Hall, and Satsuma City Hall. The CAPER is also available at the following public libraries: Mobile Public Library Main Branch, Chickasaw, Mount Vernon, and Saraland. The CAPER is also available on the County's website at www.mobilecountyal.gov. Comments or suggestions concerning this CAPER are to be made in writing and mailed to Mr. John Pafenbach, County Administrator, Mobile County Commission, P. O. Box 1443, Mobile, AL 36633.

A public hearing will be held on August 22, 2011 for the CAPER.

Institutional Structure

1. Describe actions taken during the last year to overcome gaps in institutional structures and enhance coordination.

Program Year 1 CAPER Institutional Structure response:

The County continued to seek roundtable discussion meetings with other governmental groups or agencies, financial institutions, public housing agencies and private and nonprofit agencies with similar interests and missions. These meetings enabled organizations that share common goals a venue to exchange information.

Monitoring

1. Describe how and the frequency with which you monitored your activities.
2. Describe the results of your monitoring including any improvements.
3. Self Evaluation
 - a. Describe the effect programs have in solving neighborhood and community problems.
 - b. Describe progress in meeting priority needs and specific objectives and help make community's vision of the future a reality.
 - c. Describe how you provided decent housing and a suitable living environment and expanded economic opportunity principally for low and moderate-income persons.
 - d. Indicate any activities falling behind schedule.
 - e. Describe how activities and strategies made an impact on identified needs.
 - f. Identify indicators that would best describe the results.
 - g. Identify barriers that had a negative impact on fulfilling the strategies and overall vision.
 - h. Identify whether major goals are on target and discuss reasons for those that are not on target.
 - i. Identify any adjustments or improvements to strategies and activities that might meet your needs more effectively.

Program Year 1 CAPER Monitoring response:

1. How and Frequency of Monitoring Activities

The County recognizes its responsibility to ensure that all Community Development Block Grant and HOME activities fully comply with all federal, state and local regulations. The County monitored all funds obligated and spent, whether spent directly, through a contract or a sub-recipient agreement to ensure compliance with the federal regulations.

The Mobile County Grants Department used two basic methods for monitoring grant funded projects for compliance with program rules and performance. The two methods were (1) off-site or "desk" monitoring, and (2) on-site monitoring. A "Risk Analysis" was conducted to determine how the monitoring for public service projects would be done throughout the year. The results obtained from the risk analysis objectively determined which method was to be implemented by the Grant Department staff. The Grants Department performed on-site monitoring when determined necessary.

The Grant Department's objectives in monitoring grant funded projects were to:

- document compliance with program rules;
- track program/project performance;
- ensure timely expenditure of grant funds and timely closeout of projects; and
- identify technical assistance needs.

The County Engineering Department was responsible for oversight/monitoring public facilities and public works/infrastructure projects.

The County conducted an annual review of each down payment and mortgage assistance participating household to secure evidence of the purchasing household's continued occupancy. The review occurs at twelve-month intervals beginning 12 months from the original date of occupancy. Households who occupy a home constructed by a CHDO were monitored similarly.

A periodic review was made of each grant to ensure the timeliness of expenditure and also that the goals and objectives were in compliance with the Consolidated Plan and Action Plan.

All sub-recipients were regularly monitored for regulatory and statutory compliance. The County monitored all funds obligated and spent, whether spent directly, through a contract or a sub-recipient agreement to ensure compliance with the federal regulations.

2. Results

There were no findings.

3. Self-Evaluation

Challenges:

Although Mobile County is poised for future growth, the County has been hurt by the recession and more recently by the oil spill in the Gulf of Mexico. The downturn in the economy, a higher rate of unemployment, and the nationwide slump in the

housing market have affected our progress. Projects have been scaled down or completely aborted. Increased credit score requirements have made it harder for low and moderate income households to qualify for mortgages, but lenders have begun lending more toward the purchase of homes at the \$170,000 price range and lower. Also of great concern is the reluctance and in some cases refusal of insurance companies to provide wind damage insurance.

Accomplishments:

Notwithstanding, the Urban County Program is vibrant and a vital participant in community development initiatives throughout the County. The County implements public works and public facility activities through the County's Public Works Department. This work is consistent with the Department's mission and is a perfect fit in expertise and experience. The County has experienced staff to promote the HUD Programs and to carry out the day-to-day operations.

The County has made every effort to comply scrupulously with regulatory provisions relating to the Program. Regular consultation with HUD officials regarding compliance issues has advanced the staff's learning curve and promoted a better understanding of HUD's expectations. As a result funds are properly expended and properly documented.

The primary accomplishment is the quality of program and services provided to low and moderate-income individuals and families in our service area. The stature of the Program continues to grow as those who have been helped share their experiences with others.

Lead-based Paint

1. Describe actions taken during the last year to evaluate and reduce lead-based paint hazards.

Program Year 1 CAPER Lead-based Paint response:

In order to address the hazards of lead based paint, the County required that a lead evaluation be done on any dwelling unit that recieved HUD funding. A visual assessment of the unit was conducted to identify any deteriorated paint, dust, debris and residue so that these conditions could be corrected prior to closing. The visual assessment was done by a person trained in visual assessment. The County contracted with a state licensed Home Inspection and HUD/FHA/VA/Compliance Fee Inspection Company, JGBAG Inc., to perform such inspections. The property owner is responsible for correcting any conditions identified in the visual assessment. All deteriorated paint must be stabilized by properly trained or supervised workers using lead safe work practices. Information on the hazards of lead-based paint was covered by Consumer Credit Counseling's Homebuyer Training Program and brochures were made available to all potential DPA homebuyers. All expenditures of CDBG and HOME funds fully comply with all applicable lead-based paint regulations.

HOUSING

Housing Needs

*Please also refer to the Housing Needs Table in the Needs.xls workbook.

1. Describe Actions taken during the last year to foster and maintain affordable housing.

Program Year 1 CAPER Housing Needs response:

A top priority of the Consolidated Plan has been the provision of decent and safe housing that is affordable to low and moderate-income households. The following is a description of the activities undertaken by the County and other partnering organizations to address the critical need for affordable housing:

- Through the Mobile County HOME program, a total of 21 households successfully became homebuyers during PY2010.
- Under the HOME Program, the County has allocated funds from the inception of the program for the First Time Homebuyer Down Payment Assistance program. The County chose to target first time low and moderate-income homebuyers and to provide forgivable loans up to \$10,000 dollars to each qualifying household to purchase existing homes. The amount received can be used to provide a down payment and to pay closing cost for the qualified homebuyer. If the homebuyer continues to reside in the residence for five (5) years, the loan is completely forgiven. Applications for this program are taken at area banks throughout Mobile County and loans are available countywide. During program year 2010, 13 households participating in the First Time Homebuyer Down Payment Assistance program successfully became homebuyers.
- In addition to the Down Payment Assistance program, the County offers mortgages to homebuyers who purchase homes constructed through the County's Affordable Home Program. The County has provided homebuyer assistance for these homes in the form of both down payment assistance and second mortgage loans. During program year 2010, 8 households participating in the Affordable Home Program benefited with the DPA and Affordable Home Program and successfully became homebuyers.
- The County has partnered with Habitat for Humanity of Southwest Alabama, Inc. to build homes for the low and moderate income that tend to be in the 31- 50% of the area median household income. Habitat for Humanity is a not for profit faith-based organization that partners with community volunteers and low-income families (the future homeowners) to contribute "sweat equity" to build the Habitat homes. Once the home is built, the family enters into a long-term non-interest bearing loan. The homeowners' monthly payment goes into a revolving fund that in turn is used to build more homes. With the funding from the County, Habitat completed construction on two (2) homes during PY2010.
- One of the requirements of the HOME program is that fifteen percent of the

amount of entitlement funds granted to the local jurisdiction by HUD must be made available to a non-profit Community Housing Development Organization (CHDO). The County has one (1) active CHDO, Prichard Housing Corporation II. HOME funds \$1,159,800 were committed to Prichard Housing Corporation II to construct ten (10) affordable homes. The project is in progress with six (6) homes under construction.

- Home funds are used for construction loans to qualified builders to construct new affordable single-family units. Builders must have an Alabama home-builders license. In an effort to encourage participation in the HOME Program, Minority and Women Business Enterprises are awarded additional points in our evaluation system. Approved participating homebuilders present to the County a set of housing plans, description of materials, costs takeoff, suggested sales amount and lot sales contract. The County reviews each proposal to assure compliance with adopted County policy, environmental requirements and all applicable County, City, State and Federal policies. Approved contractors enter into a loan agreement with the County to build an agreed upon number of units. The County makes available HOME funds to the contractor with an indenture in the form of a Future Advanced Mortgage. Once the County and contractor have executed the HOME agreement and defining a scope of work and the contractor has signed the Future Advanced Mortgage, the County issues a start to work order. Loan funds are made available to acquire property subject to approved general sales contract. The County allows normally acceptable construction draws based upon progress of the work.

In order to assure the affordability of the home unit, the County's construction program allows the County to take a second position mortgage in the form of a deferred loan and third position mortgage in the form of down payment assistance on all units. The amount of HOME funds loaned for the construction of the home unit will be recaptured at closing and will be made available for construction loans to build additional affordable single family units. Unlike the past couple of years when sale of homes has been difficult, the County has seen a slight upward trend on house sales helped in part when the County implemented a new deferred loan program which has helped stimulate sale of these homes. We are continuing efforts to find ways of making these houses available to low/moderate income households.

- During PY2010, the Chickasaw Development Corporation (CDC), a subsidiary of the Chickasaw Housing Authority (CHA) sold three (3) homes that had been constructed with HOME funds during the previous program year.
- During PY 2010, KNC Homes, Inc., a MBE/WBE Developer, sold one (1) home that had been constructed with HOME funds.
- During PY2010, four (4) homes were sold that had been constructed with HOME funds during previous program years by Hughes Services, Inc., a for profit developer.
- Mobile County officials are committed to the concept of providing an adequate supply of affordable housing in order to enable its low and moderate-income citizens to obtain safe and decent housing. The County is working with not for profit agencies as well as members of the local Home Builders Association

to investigate ways to increase the supply of affordable housing by providing incentives to encourage the development of affordable housing units.

Specific Housing Objectives

1. Evaluate progress in meeting specific objective of providing affordable housing, including the number of extremely low-income, low-income, and moderate-income renter and owner households comparing actual accomplishments with proposed goals during the reporting period.
2. Evaluate progress in providing affordable housing that meets the Section 215 definition of affordable housing for rental and owner households comparing actual accomplishments with proposed goals during the reporting period.
3. Describe efforts to address "worst-case" housing needs and housing needs of persons with disabilities.

Program Year 1 CAPER Specific Housing Objectives response:

During Program Year 2010, Mobile County established a goal of providing housing related services to 64 households. The following Table notes progress toward meeting housing objectives:

Specific Housing Objectives Table:

Activities	Goals	Outcomes	Source
Homebuyer Assistance		21	HOME
Production of New Units – Homebuyer		*8	HOME
Total Homebuyer Goals and Outcomes	33	29	
Production of New Units – Rental (Elderly)		0	HOME
Total Renter Goals and Outcomes	31	0	
Total Housing Goals and Outcomes	64	29	

*2 units completed, 6 units under construction. 8 more units under contract.

The contract with six (6) units under construction has four (4) additional homes to be constructed. In addition, a contract was executed in June 2011 with an MBE/WBE to construct four (4) affordable homebuyer housing units.

The County partnered with a Developer in 2010 to construct elderly rental housing in conjunction with LIHTC award. Due to the economy, the Developer has had challenges in securing investors. No rental units were produced during PY2010.

Overcoming Housing Challenges

Mobile County continues to work with agencies to address the worst-case housing needs within the County. The County plans to commit HOME funds in 2011 to construct rental housing for homeless veterans. Also, the County partners with Habitat for Humanity of Southwest Alabama which caters to 30% - 50% range. The County partnered with a Developer in 2010 to construct elderly housing in conjunction with LIHTC award. This project has been delayed due to the downturn in the economy.

The County committed CDBG funds to an organization that provides services to persons with disabilities. The agency provides home modifications for disabled households to meet ADA guidelines such as installation of ramps, grab bars, showers, and accessible toilets for individuals with disabilities throughout the County.

Public Housing Strategy

1. Describe actions taken during the last year to improve public housing and resident initiatives.

Program Year 1 CAPER Public Housing Strategy response:

CDBG funds were made available to install handicap accessible ramps within Chickasaw Housing Authority Project AL1660000002 to make the housing site handicap accessible. This project benefits 288 low income households or 385 residents within the development and directly benefits 153 residents who are classified as elderly or disabled. The project is in progress.

CDBG funds were made available to resurface University Drive in the City of Chickasaw located in the public housing development. The project is in progress.

The Chickasaw Development Corporation, a subsidiary of the Chickasaw Housing Authority (CHA), utilized the CHA monthly newsletter to inform public housing residents of homeownership opportunities available on homes CDC constructed through the County HOME Program. The monthly newsletter was distributed to 288 public housing households.

Prichard Housing Corporation II, a subsidiary of Prichard Housing Authority, contracted with the County for \$1,159,800 in HOME funds to construct ten (10) affordable homes. The project is in progress with six (6) homes under construction.

Barriers to Affordable Housing

1. Describe actions taken during the last year to eliminate barriers to affordable housing.

Program Year 1 CAPER Barriers to Affordable Housing response:

The Action Plan had several elements that would mitigate the identified barriers to Affordable Housing. Down payment assistance, payment of closing costs, and mortgage assistance remove an economic barrier to affordable housing. The construction of new or improvements to existing public infrastructure facilitated development of residential building sites without adding significantly to the development costs passed on to the homebuyers. New housing construction contributed directly to the supply of affordable housing.

The County provided Homebuyer Training Classes funded through CDBG to low- and moderate-income persons to prepare them for understanding the processes and responsibilities of homeownership. The County used HOME funds to provide assistance to qualified low- and moderate-income homebuyers to pay down payments and eligible closing costs. The County also provides mortgage assistance to homebuyers who purchase homes constructed with County HOME funds.

Funds were provided for construction of single-family homes. The County coordinated with a CHDO and private sector contractors to construct affordable homes to be sold to low- and moderate-income households. The County provided more than the fifteen percent set aside of HOME funds to a qualified Community Housing Development Organization to construct affordable homes for low- and moderate-income households. The County partnered with a developer of special needs rental housing for the elderly who was awarded LIHTC from the State of Alabama.

The County provided CDBG funding to a local nonprofit to provide home modifications for the removal of architectural barriers in dwelling units occupied by handicapped individuals. The County supports the applications of qualified non-profit housing organizations for discretionary HUD housing programs such as Section 202/811 by providing Certificates of Consistency where appropriate.

HOME/ American Dream Down Payment Initiative (ADDI)

1. Assessment of Relationship of HOME Funds to Goals and Objectives
 - a. Evaluate progress made toward meeting goals for providing affordable housing using HOME funds, including the number and types of households served.
2. HOME Match Report
 - a. Use HOME Match Report HUD-40107-A to report on match contributions for the period covered by the Consolidated Plan program year.
3. HOME MBE and WBE Report
 - a. Use Part III of HUD Form 40107 to report contracts and subcontracts with Minority Business Enterprises (MBEs) and Women's Business Enterprises (WBEs).
4. Assessments
 - a. Detail results of on-site inspections of rental housing.
 - b. Describe the HOME jurisdiction's affirmative marketing actions.
 - c. Describe outreach to minority and women owned businesses.

Program Year 1 CAPER HOME/ADDI response:

1. Affordable Housing Accomplishments

HOME funds in the amount of \$916,618 were received for program year 2010. No ADDI funds were available in PY2010. Mobile County utilized HOME funds primarily to provide down payment assistance to qualified purchasers of existing housing units, mortgage assistance for homes constructed with County HOME funds, and construction of affordable homes.

- Through the Mobile County HOME program, a total of 21 households successfully became homebuyers during PY2010.
- During program year 2010, 13 households participating in the First Time Homebuyer Down Payment Assistance program successfully became

homebuyers. In addition to the Down Payment Assistance program, the County offers mortgages to homebuyers who purchase homes constructed through the County's Affordable Home Program. The County has provided homebuyer assistance for these homes in the form of both down payment assistance and second mortgage loans. During program year 2010, 8 households participating in the program successfully became homebuyers.

- The County has partnered with Habitat for Humanity of Southwest Alabama, Inc. to build homes for the low and moderate income that tend to be in the 31- 50% of the area median household income. Habitat for Humanity is a not for profit faith-based organization that partners with community volunteers and low-income families (the future homeowners) to contribute "sweat equity" to build the Habitat homes. Once the home is built, the family enters into a long-term non-interest bearing loan. The homeowners' monthly payment goes into a revolving fund that in turn is used to build more homes. With the funding from the County, Habitat completed construction on two (2) homes during PY2010.
- One of the requirements of the HOME program is that fifteen percent of the amount of entitlement funds granted to the local jurisdiction by HUD must be made available to a non-profit Community Housing Development Organization (CHDO). The County has one (1) active CHDO, Prichard Housing Corporation II. HOME funds \$1,159,800 were committed to Prichard Housing Corporation II to construct ten (10) affordable homes. The project is in progress with six (6) homes under construction.
- Home funds are used for construction loans to qualified builders to construct new affordable single-family units. Builders must have an Alabama home-builders license. Approved participating homebuilders present to the County a set of housing plans, description of materials, costs takeoff, suggested sales amount and lot sales contract. The County reviews each proposal to assure compliance with adopted County policy, environmental requirements and all applicable County, City, State and Federal policies. Approved contractors enter into a loan agreement with the County to build an agreed upon number of units. The County makes available HOME funds to the contractor with an indenture in the form of a Future Advanced Mortgage. Once the County and contractor have executed the HOME agreement and defining a scope of work and the contractor has signed the Future Advanced Mortgage, the County issues a start to work order. Loan funds are made available to acquire property subject to approved general sales contract. The County allows normally acceptable construction draws based upon progress of the work.

In order to assure the affordability of the home unit, the County's construction program allows the County to take a second position mortgage in the form of a deferred loan and third position mortgage in the form of down payment assistance on all units. The amount of HOME funds loaned for the construction of the home unit will be recaptured at closing and will be made available for construction loans to build additional affordable single family units. Unlike the past couple of years when sale of homes has been difficult, the County has seen a slight upward trend on house sales helped in part when the County implemented a new deferred loan program which has helped stimulate sale of these homes. We are continuing efforts to find ways of making these houses available to low/moderate income households.

- During PY2010, the Chickasaw Development Corporation (CDC), a subsidiary of the Chickasaw Housing Authority (CHA) sold three (3) homes that had been constructed with HOME funds during the previous program year.
- During PY 2010, KNC Homes, Inc., a WBE/MBE Developer, sold one (1) home that had been constructed with HOME funds.
- During PY2010, four (4) homes were sold that had been constructed with HOME funds during previous program years by Hughes Services, Inc., a for profit developer.
- Mobile County officials are committed to the concept of providing an adequate supply of affordable housing in order to enable its low and moderate-income citizens to obtain safe and decent housing. The County is working with not for profit agencies as well as members of the local Home Builders Association to investigate ways to increase the supply of affordable housing by providing incentives to encourage the development of affordable housing units. The County partnered with a Developer to construct elderly housing in conjunction with LIHTC award.

2. Match Report

In 2010, the County disbursed \$125,905.67 requiring match. The match liability for 2010 was \$15,738.20.

3. HOME MBE and WBE Report

One (1) Minority Business Enterprise(MBE)/Women's Business Enterprise(WBE) was under contract in 2010.

4. Assessments

On-site inspections of rental housing were not applicable.

The County, through its Affirmative Marketing Program for the HOME Program, prepared and distributed over 9,000 color brochures during this program year. The County sponsored numerous advertisements, and conducted informational meetings throughout the County to market the DPA Program and the Construction of Affordable Homes Program. The list of activities associated with the advertisement campaign included:

- Promotions on County's web page.
- Promotional advertisement in several local newspapers, radio, and billboards.
- Conducted informational meetings with community owners and business leaders, a local housing authority and community development corporations.
- Conducted informational meetings with local lender's association and the realtors association.
- Participated in a strategic planning focus group for a housing counseling agency as a representative of the County HOME program.

Mobile County contracted with Family Counseling Services/Consumer Credit Counseling of Mobile to provide housing counseling to potential homebuyers. This counseling service includes education as a way to empower consumers to stand up

for their rights and avoid becoming victims. To that end, all homebuyer training classes, pre-purchase housing counseling sessions, and post-purchase workshops include segments on Fair Housing and Predatory Lending issues.

In an effort to encourage participation in the HOME Program, Minority and Women Business Enterprises (MBE/WBE) are awarded additional points in our evaluation system.

HOMELESS

Homeless Needs

*Please also refer to the Homeless Needs Table in the Needs.xls workbook.

1. Identify actions taken to address needs of homeless persons.
2. Identify actions to help homeless persons make the transition to permanent housing and independent living.
3. Identify new Federal resources obtained from Homeless SuperNOFA.

Program Year 1 CAPER Homeless Needs response:

HUD Emergency Shelter Grant (ESG) funds were not received by Mobile County in PY2010 to assist local agencies with payments to prevent homelessness. However, the Homelessness Prevention and Rapid Re-Housing Program funded under the Federal Recovery Act has provided resources for helping individuals and families retain or regain housing until housing stability can be achieved.

Even though the Mobile County Consortium did not receive Emergency Shelter Grant (ESG) funds, in December 2009 the Consortium allocated \$30,000 in CDBG funds to McKemie Place, a program of the United Methodist Inner City Mission, to provide operating funds to the single women's homeless shelter. During PY2010, a total of 41 unduplicated women have benefited from the shelter services provided by McKemie Place.

Mobile County is a participating jurisdiction in the HUD designated City and County of Mobile, Baldwin County Continuum of Care (CoC), AL-501. An annual application for HUD McKinney-Vento Homeless Assistance Acts programs for Supportive Housing Program (SHP) and Shelter Plus Care (S+C) grants is submitted on behalf of the three jurisdictions by Housing First, Inc., the lead organization. The 2010 competition was for projects to be implemented in 2011 with 10 agencies sharing in the total. Based on the HUD pro rata formula, 30.0% or \$1,035,303 of the amount awarded to the three jurisdictions will be credited to the County.

Specific Homeless Prevention Elements

1. Identify actions taken to prevent homelessness.

Program Year 1 CAPER Specific Housing Prevention Elements response:

Emergency Shelter Grants (ESG) funds were not received in 2010 to assist local agencies with payments to prevent homelessness, however, the Homelessness Prevention and Rapid Re-Housing Program funded under the Federal Recovery Act has provided resources for prevention.

Emergency Shelter Grants (ESG)

Program Year 1 CAPER ESG response:

Not Applicable

COMMUNITY DEVELOPMENT

Community Development

*Please also refer to the Community Development Table in the Needs.xls workbook.

1. Assessment of Relationship of CDBG Funds to Goals and Objectives
 - a. Assess use of CDBG funds in relation to the priorities, needs, goals, and specific objectives in the Consolidated Plan, particularly the highest priority activities.
 - b. Evaluate progress made toward meeting goals for providing affordable housing using CDBG funds, including the number and types of households served.
 - c. Indicate the extent to which CDBG funds were used for activities that benefited extremely low-income, low-income, and moderate-income persons.
2. Changes in Program Objectives
 - a. Identify the nature of and the reasons for any changes in program objectives and how the jurisdiction would change its program as a result of its experiences.
3. Assessment of Efforts in Carrying Out Planned Actions
 - a. Indicate how grantee pursued all resources indicated in the Consolidated Plan.
 - b. Indicate how grantee provided certifications of consistency in a fair and impartial manner.
 - c. Indicate how grantee did not hinder Consolidated Plan implementation by action or willful inaction.
4. For Funds Not Used for National Objectives
 - a. Indicate how use of CDBG funds did not meet national objectives.
 - b. Indicate how did not comply with overall benefit certification.
5. Anti-displacement and Relocation – for activities that involve acquisition, rehabilitation or demolition of occupied real property
 - a. Describe steps actually taken to minimize the amount of displacement resulting from the CDBG-assisted activities.
 - b. Describe steps taken to identify households, businesses, farms or nonprofit organizations who occupied properties subject to the Uniform Relocation Act or Section 104(d) of the Housing and Community Development Act of 1974, as amended, and whether or not they were displaced, and the nature of their needs and preferences.

- c. Describe steps taken to ensure the timely issuance of information notices to displaced households, businesses, farms, or nonprofit organizations.
6. Low/Mod Job Activities – for economic development activities undertaken where jobs were made available but not taken by low- or moderate-income persons
 - a. Describe actions taken by grantee and businesses to ensure first consideration was or will be given to low/mod persons.
 - b. List by job title of all the permanent jobs created/retained and those that were made available to low/mod persons.
 - c. If any of jobs claimed as being available to low/mod persons require special skill, work experience, or education, provide a description of steps being taken or that will be taken to provide such skills, experience, or education.
7. Low/Mod Limited Clientele Activities – for activities not falling within one of the categories of presumed limited clientele low and moderate income benefit
 - a. Describe how the nature, location, or other information demonstrates the activities benefit a limited clientele at least 51% of whom are low- and moderate-income.
8. Program income received
 - a. Detail the amount of program income reported that was returned to each individual revolving fund, e.g., housing rehabilitation, economic development, or other type of revolving fund.
 - b. Detail the amount repaid on each float-funded activity.
 - c. Detail all other loan repayments broken down by the categories of housing rehabilitation, economic development, or other.
 - d. Detail the amount of income received from the sale of property by parcel.
9. Prior period adjustments – where reimbursement was made this reporting period for expenditures (made in previous reporting periods) that have been disallowed, provide the following information:
 - a. The activity name and number as shown in IDIS;
 - b. The program year(s) in which the expenditure(s) for the disallowed activity(ies) was reported;
 - c. The amount returned to line-of-credit or program account; and
 - d. Total amount to be reimbursed and the time period over which the reimbursement is to be made, if the reimbursement is made with multi-year payments.
10. Loans and other receivables
 - a. List the principal balance for each float-funded activity outstanding as of the end of the reporting period and the date(s) by which the funds are expected to be received.
 - b. List the total number of other loans outstanding and the principal balance owed as of the end of the reporting period.
 - c. List separately the total number of outstanding loans that are deferred or forgivable, the principal balance owed as of the end of the reporting period, and the terms of the deferral or forgiveness.
 - d. Detail the total number and amount of loans made with CDBG funds that have gone into default and for which the balance was forgiven or written off during the reporting period.

- e. Provide a List of the parcels of property owned by the grantee or its subrecipients that have been acquired or improved using CDBG funds and that are available for sale as of the end of the reporting period.

11. Lump sum agreements

- a. Provide the name of the financial institution.
- b. Provide the date the funds were deposited.
- c. Provide the date the use of funds commenced.
- d. Provide the percentage of funds disbursed within 180 days of deposit in the institution.

12. Housing Rehabilitation – for each type of rehabilitation program for which projects/units were reported as completed during the program year

- a. Identify the type of program and number of projects/units completed for each program.
- b. Provide the total CDBG funds involved in the program.
- c. Detail other public and private funds involved in the project.

13. Neighborhood Revitalization Strategies – for grantees that have HUD-approved neighborhood revitalization strategies

- a. Describe progress against benchmarks for the program year. For grantees with Federally-designated EZs or ECs that received HUD approval for a neighborhood revitalization strategy, reports that are required as part of the EZ/EC process shall suffice for purposes of reporting progress.

Program Year 1 CAPER Community Development response:

1. Relationship of CDBG and Consolidated Plan

Since Mobile County had been an entitlement recipient under three of the four HUD formula grant programs, these programs (CDBG, HOME, & ESG) were important aspects of the County's strategy covered in the Consolidated Plan. These Programs, along with the various Housing Authorities' receipt of Comprehensive Grant Programs funds, are the most reliable source of funds available to the County for Consolidated Plan implementation. However, the County did not receive ESG funds to address homeless goals as set forth in the Consolidated Plan.

The County has followed a policy of utilizing CDBG funds to address those items identified as high priority or medium priority in the Consolidated Plan. In addition, the County has sought to identify and utilize other resources that may be available, such as the Low Income Housing Tax Credits, Public Housing Development programs, and Juvenile Delinquency Prevention funds. Where possible and expedient to do so, CDBG funds have been utilized in concert with other grants, local government funds, or private funds on projects such as various capital improvement projects.

2. Changes in the Program

During the reporting period, the County adopted four formal amendments and four local amendments, which are included herein in the Appendix. Changes undertaken were for budget adjustments and for the addition or deletion of an activity.

3. Assessment of Grantee's Efforts

From the information presented herein, it is the County's conclusion that it has:

- 1) Pursued all resources that the County indicated it would pursue.
- 2) Provided requested certifications of consistency for HUD programs, in a fair and impartial manner, for those programs which the County indicated it would support applications by other entities.
- 3) Did not hinder Consolidated Plan implementation by action or willful inaction.

The County has continued to carry out the actions and strategies outlined in its Consolidated Plan, and except for instances where federal funding programs are not available or where resources could not be procured, the County has stayed with established priorities and commitments.

4. National Objectives and Overall Benefit Certification

All CDBG grant funds have been utilized exclusively to benefit low and moderate-income persons or to aid in the prevention or elimination of slums or blight. No activities were certified as having a particular urgency. As required by federal regulations, at least 70% of the amount of funds expended for activities during the program year went to activities that principally benefit low and moderate-income persons.

5. Activities Involving the Acquisition, Rehabilitation, or Demolition of Occupied Real Property

The County has not undertaken activities involving the acquisition or demolition of occupied real property.

6. Economic Development Job Activities – Not applicable

7. Limited Clientele Activities

The County undertook the renovation of a community center that includes a facility for seniors, provided home modifications for the handicapped, provided prescription drug assistance to low/moderate income persons who do not have insurance coverage (including homeless individuals), and assisted with services that provide counseling and transportation for child sexual abuse victims. These activities qualify under the limited clientele provisions of the CDBG regulations. Because of the nature of the beneficiaries (elderly and/or handicapped persons), it may be presumed that the clientele served by these programs are primarily persons of low and moderate-income.

8. Program Income - Not applicable.

9. Prior Period Adjustments - Not applicable.

10. Loans and Other Receivables - Not applicable.

11. Lump Sum Agreements - Not applicable.

12. Rehabilitation Programs Projects Completed - Not applicable.

The County does not have housing rehabilitation programs.

13. Neighborhood Revitalization Strategies – Not applicable.

Antipoverty Strategy

1. Describe actions taken during the last year to reduce the number of persons living below the poverty level.

Program Year 1 CAPER Antipoverty Strategy response:

The County strives to foster and maintain affordable housing, as has been described elsewhere in this document, and has been mindful of opportunities to positively impact the lives of low-income persons and reduce the number of poverty level households in the community. During PY2010, the County committed CDBG funds to public service organizations that provide prescription drug assistance and food assistance.

NON-HOMELESS SPECIAL NEEDS

Non-homeless Special Needs

*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. Identify actions taken to address special needs of persons that are not homeless but require supportive housing, (including persons with HIV/AIDS and their families).

Program Year 1 CAPER Non-homeless Special Needs response:

Under the Consolidated Plan priority of Special Needs, the County budgeted in its CDBG program for public services to address new and/or expanded services deemed necessary to meet the special needs of the low and moderate-income citizens of Mobile County. The Non-homeless Special Needs Table identified a housing needed for physically disabled.

To address this need, the County provided \$20,000 funding to Independent Living Center, a not for profit organization that provides services to persons with disabilities. The agency provides home modifications for disabled households to meet ADA guidelines such as installation of ramps, grab bars, showers, and accessible toilets for individuals with disabilities throughout the County. The agency modified homes for seven (7) consumers this program year with six (6) reported as female head of household. Home modifications included: two (2) ramps, three (3) accessible showers, and two (2) accessible toilets.

Specific HOPWA Objectives

Program Year 1 CAPER Specific HOPWA Objectives response:

Not Applicable

OTHER NARRATIVE

Include any CAPER information that was not covered by narratives in any other section.

Program Year 1 CAPER Other Narrative response: